

MAY 07 2004

OFFICIAL**PATENT****IN THE UNITED STATES PATENT AND TRADEMARK OFFICE****In Re Patent Application of:**

Inventor(s) : Brian Siegel
Filed : 8/29/2000
Serial No. : 09/650,034
Confirmation No. : 8387
Group Art Unit : 3624
Examiner : Sally Shih
Docket Number : SNY-P4055.01
Title : Method to Electronically Track Personal Credit
Information

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

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Jerry A. Miller, Reg. No. 30,779
(Applicant, Assignee or Reg. Representative)

Signature

May 7, 2004
Date

RESPONSE TO RESTRICTION REQUIREMENT

Sir:

This communication is responsive to the Restriction Requirement dated May 3, 2004, in which claims 1-15, 7-28, 30 and 39-44 were restricted as Group I and claims 16, 29, 31-38 and 45-53 were restricted as Group II. Applicant hereby provisionally elects with traverse the invention of Group I.

Applicant respectfully submits that although separate subclasses may have been established for the two Groups, the main classification identified by the Examiner is the same for both Groups. Class 705/39 relates to "funds transfer or credit transactions" while class 705/14 relates to "distribution or redemption of coupon, or incentive or promotion program". It is noted that in the case of th

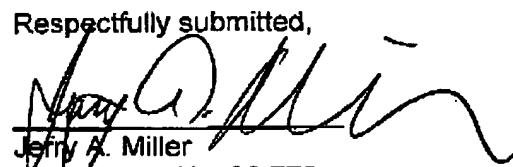
Serial Number 09/650,034

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present invention, "distribution of loyalty points" is commonly carried out when a "credit transaction" is conducted. Accordingly, it appears that the subject matter potentially overlaps both classifications, and thus an overlapping search is believed appropriate and is not believed to be an undue burden in view of the multiple searches that have already been conducted for this application.

Applicant further respectfully requests reconsideration of the restriction in view of there having been four prior Office Actions in the present case and several associated searches. It is further noted that having already born the burden of responding to four Office Actions without restriction, this late imposition of a restriction requirement is costly and burdensome for the Applicant's assignee and contrary to the concept of compact prosecution. Such restriction is believed to be more proper early in prosecution and preferably prior to a first Office Action. Reconsideration of this restriction and allowance of all claims is respectfully requested.

Respectfully submitted,



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Dated: May 7, 2004

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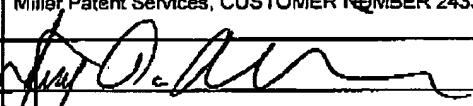
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TRANSMITTAL FORM <i>(to be used for all correspondence after initial filing)</i>		Application Number	09/650,034
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		First Named Inventor	Siegel, Brian
		Art Unit	3624
		Examiner Name	Sally Shih
Total Number of Pages In This Submission	3	Attorney Docket Number	SNY-P4055.01

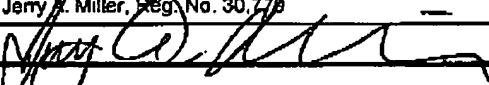
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